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			Document	Page 1 of 4	_
Fill in this information	on to identify your case	:			
Debtor 1	_Krysta		Skalski		Object White is
	First Name	Middle Name	Last Name		Check if this is: ☑ An amended filing
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		A supplement showing postpetition chapter 13 expenses as of the following date:
United States Banl	kruptcy Court for the:	Easte	ern District of Pe	nnsylvania	
Case number (if known)	24-1255	3			MM / DD / YYYY
Official Forn	n 106J				
Schedule	J։ Your Exp	oenses			12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household						
1. Is this a joint case?						
No. Go to line 2. Yes. Does Debtor 2 live in a sep No Yes. Debtor 2 must file	parate household? • Official Form 106J-2, Expenses for	Separate Household of Debtor 2.				
2. Do you have dependents?	✓No					
Do not list Debtor 1 and	Yes. Fill out this information	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live with you?		
Debtor 2. Do not state the dependents'	for each dependent	Debtor 1 or Debtor 2	age			
names.				_ No. ☐ Yes.		
			-	_ No. ☐ Yes.		
				_ No. ☐ Yes.		
				_ □No. □Yes.		
				- □ No. □ Yes.		
Do your expenses include expenses of people other than yourself and your dependents?	⊻ No □ _{Yes}					
Part 2: Estimate Your Ongoing	<u> </u>					
Estimate your expenses as of your ba date after the bankruptcy is filed. If thi						
Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)						
The rental or home ownership exp for the ground or lot.	4	\$2,990.00				
If not included in line 4:						
4a. Real estate taxes	4a	\$0.00				
4b. Property, homeowner's, or ren	4b	\$0.00				
4c. Home maintenance, repair, an	4c	\$100.00				
4d. Homeowner's association or c	4d	\$0.00				

Debtor 1 Krysta Skalski Case number (if known) 24-12553

First Name Middle Name Last Name Your expenses \$0.00 Additional mortgage payments for your residence, such as home equity loans 5. **Utilities:** 6. \$203.00 6a. Electricity, heat, natural gas 6a. \$35.00 6b. Water, sewer, garbage collection 6b. \$350.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. 6d. Other. Specify: \$0.00 6d. \$950.00 7. Food and housekeeping supplies 7. \$0.00 Childcare and children's education costs 8. \$100.00 Clothing, laundry, and dry cleaning 9. \$300.00 10. Personal care products and services 10. \$100.00 Medical and dental expenses 11. 11. **Transportation.** Include gas, maintenance, bus or train fare. \$650.00 12. Do not include car payments. \$100.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. Life insurance 15a. \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. 15d. Other insurance. Specify: \$0.00 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16. 17. Installment or lease payments: \$0.00 17a. Car payments for Vehicle 1 17a. \$0.00 17b. Car payments for Vehicle 2 17b. 17c. Other. Specify: \$0.00 17c. 17d. Other. Specify: \$0.00 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Other payments you make to support others who do not live with you. 19. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$0.00 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes 20b.

20c. Property, homeowner's, or renter's insurance

20d. Maintenance, repair, and upkeep expenses

20e. Homeowner's association or condominium dues

\$0.00

\$0.00

\$0.00

20c.

20d.

20e.

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Skalski Debtor 1 Case number (if known) 24-12553 Krysta First Name Middle Name Last Name 21. Other. Specify: 21. \$0.00 22. Calculate your monthly expenses. 22a. \$5,878.00 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22b. \$0.00 22c. Add line 22a and 22b. The result is your monthly expenses. 22c. \$5,878.00 23. Calculate your monthly net income. 23a. \$7,688.22 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. 23b. Copy your monthly expenses from line 22c above. \$5,878.00 23c. Subtract your monthly expenses from your monthly income. \$1,810.22 The result is your monthly net income. 23c. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? **✓** No. None Yes.

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Fill in this information	to identify your case:			
Debtor 1	Krysta	Skalski		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Easte	ern District of Pennsylvania	
Case number (if known) 24-12553				

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
√ No					
Ye	s. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.					
K	rysta Skalski rysta Skalski, Debtor 1				
D	ate 09/26/2024 MM/ DD/ YYYY				